

## CLAIMS

What is claimed is:

- 1 1. A method for validating a user, comprising the steps of:  
2 receiving, in a server system, a request for a server resource from a client system;  
3 determining a network address of the client system;  
4 determining a geographic location corresponding to the network address; and  
5 permitting or denying access to the server resource according to the geographic location.
- 1 2. The method of claim 1, wherein the network address is an IP address.
- 1 3. The method of claim 1, wherein the geographic location is determined from a name-server  
2 entry corresponding to the network address of the client system..
- 3 4. The method of claim 1, wherein the geographic location is determined from a global  
4 positioning system receiver on the client system.
- 1 5. The method of claim 1, wherein the server resource includes an automatic-teller application..
- 1 6. The method of claim 1, wherein the server resource includes an on-line gambling application.
- 1 7. The method of claim 1, further comprising the step of receiving a passcode from the client  
2 system.
- 1 8. A method accessing a remote server, comprising the steps of:  
2 requesting, in a client system, access to a server resource on a server system;  
3 sending a network address of the client system to the server system;  
4 sending a passcode to the server system; and  
5 selectively receiving access to the server resource depending on the passcode and a geo-  
6 graphic location corresponding to the network address.
- 1 9. The method of claim 8, wherein the server resource is an automatic-teller application..
- 1 10. The method of claim 8, wherein the server resource is an on-line gambling application.

- 1 11. A computer program in a computer-readable medium, comprising:  
2 instructions for receiving, in a server system, a request for a server resource from a client  
3 system;  
4 instructions for determining a network address of the client system;  
5 instructions for determining a geographic location corresponding to the network address; and  
6 instructions for permitting or denying access to the server resource according to the geo-  
7 graphic location.
- 1 12. The computer program product of claim 11, wherein the network address is an IP address.
- 1 13. The computer program product of claim 11, wherein the geographic location is determined  
2 from a name-server entry corresponding to the network address of the client system.
- 3 14. The computer program product of claim 11, wherein the geographic location is determined  
4 from a global positioning system receiver on the client system.
- 1 15. The computer program product of claim 11, wherein the server resource includes an  
2 automatic-teller application.
- 1 16. The computer program product of claim 11, wherein the server resource includes an on-line  
2 gambling application.
- 1 17. The computer program product of claim 11, further comprising instructions for receiving a  
2 passcode from the client system.
- 1 18. A computer program in a computer-readable medium, comprising:  
2 instructions for requesting, in a client system, access to a server resource on a server system;  
3 instructions for sending a network address of the client system to the server system;  
4 instructions for sending a passcode to the server system; and  
5 instructions for selectively receiving access to the server resource depending on the passcode  
6 and a geographic location corresponding to the network address.
- 1 19. The computer program product of claim 18, wherein the server resource is an automatic-teller  
2 application.
- 1 20. The computer program product of claim 18, wherein the server resource is an on-line  
2 gambling application.